

## ABSTRACT

A Personal Universal Memory (PUM) card is adapted to be inserted into a computer having basic and customized modes. The PUM card includes interface logic to communicate with the computer; and a non-volatile data storage device coupled to the interface logic, the data storage device adapted to store a data structure to store personal information and preferences for customizing the device, wherein the computer transitions from the basic mode to the customized mode upon the insertion of the PUM card into the computer.